

STATE OF WASHINGTON

OFFICE OF
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WASHINGTON

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In the Matter of)	No. D 99 - 18
)	
Cara C. Kisená,)	STIPULATION AND
)	ORDER LEVYING A FINE
<i>Licensee.</i>)	

STIPULATION BY AGENT

Cara C. Kisená (Alicensee@) hereby stipulates to the payment of a fine in the total amount of \$300 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that she will comply with Washington insurance laws and regulations in the future.

Licensee submitted at least twenty-three cases to Ohio State Life Insurance Company, where the cases did involve replacements, within the meaning of WAC 284-23-400 et seq., and where the required replacement form that you filled in and submitted to the insurer was not fully completed, and in some cases none of the material items were completed. Each failure to submit a properly completed form was a violation of WAC 284-23-400 et seq. The cases were

Eva Brucellato - Ohio State Life Insurance Company Policy Number T0952426

Tara Llewellyn - Ohio State Life Insurance Company Policy Number T0952382

Michael Qualley - Ohio State Life Insurance Company Policy Number T0952380

John Rebar - Ohio State Life Insurance Company Policy Number T0952370

Jason Keith - Ohio State Life Insurance Company Policy Number T0952363

Justin Davis - Ohio State Life Insurance Company Policy Number T0952361

Steven Lovelace - Ohio State Life Insurance Company Policy Number T0952359

Russell Bondarets - Ohio State Life Insurance Company Policy Number T0952367

Taylor - Ohio State Life Insurance Company Policy Number T0952410

Jason Hennigan - Ohio State Life Insurance Company Policy Number T0952395

Perry McVay - Ohio State Life Insurance Company Policy Number T0952387

Du-Anne Tarabochia - Ohio State Life Insurance Company Policy Number T0952421

Brian J. Tarabochia - Ohio State Life Insurance Company Policy Number T0952422

Benjamin Garcia - Ohio State Life Insurance Company Policy Number T0952424

Nick Hopkins - Ohio State Life Insurance Company Policy Number T0952423

Tracy Masorero - Ohio State Life Insurance Company Policy Number T0952419

Christopher Racek - Ohio State Life Insurance Company Policy Number T0952417

Ronald Sch - Ohio State Life Insurance Company Policy Number T0952418

Brittany Racek - Ohio State Life Insurance Company Policy Number T095241

Teresa Hundley - Ohio State Life Insurance Company Policy Number T0952409

Betty Holbert - Ohio State Life Insurance Company Policy Number T0952402

Louanne Perigan - Ohio State Life Insurance Company Policy Number T0952399

Ian Fleming - Ohio State Life Insurance Company Policy Number T0952388

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code and rules of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 22nd day of February, 1999.

Cara C. Kisen

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$300 upon Cara C. Kisená.

Such fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay such fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 23rd day of February, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner